

Comparison of Claims by Plan Type

This section provides the most current summary available on reported claims through FY06. The information is based on First Reports of Injury and Occupational Disease received by the department. Both medical only and indemnity claims are included.

Exhibit 4.1
Reported Claims¹ - Five Year Trend
By Plan Type²

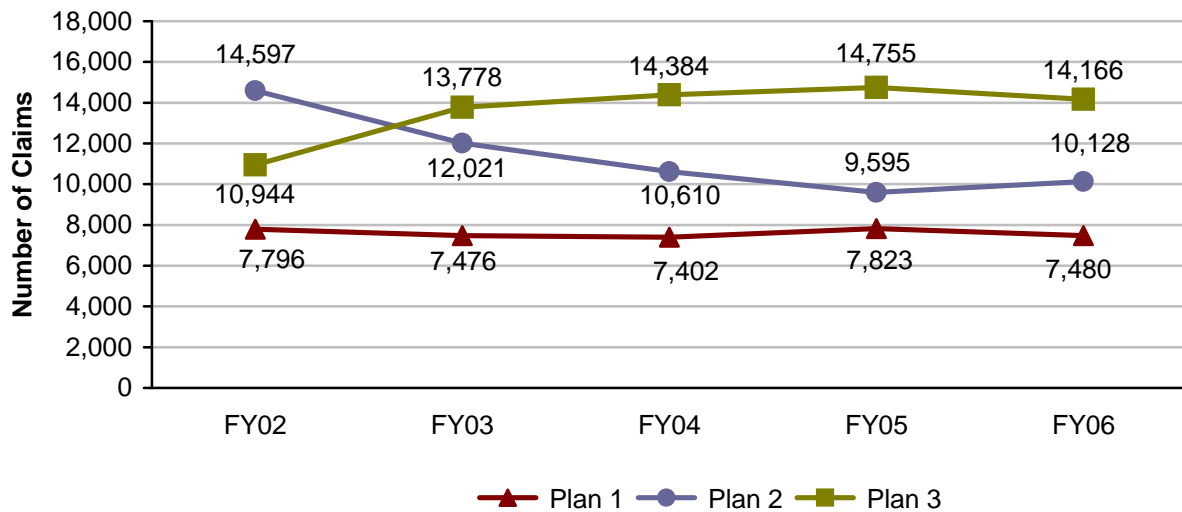


Exhibit 4.2
Reported Claims¹
By Plan Type² and Fiscal Year of Injury

Plan Type	FY02		FY03		FY04		FY05		FY06	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	7,796	23.3%	7,476	22.4%	7,402	22.8%	7,823	24.3%	7,480	23.5%
Plan 2	14,597	43.7%	12,021	36.1%	10,610	32.7%	9,595	29.8%	10,128	31.8%
Plan 3	10,944	32.8%	13,778	41.3%	14,384	44.3%	14,755	45.8%	14,166	44.4%
UEF	67	0.2%	50	0.2%	67	0.2%	72	0.2%	115	0.4%
Total	33,404	100%	33,325	100%	32,463	100%	32,245	100%	31,889	100%

Notes:

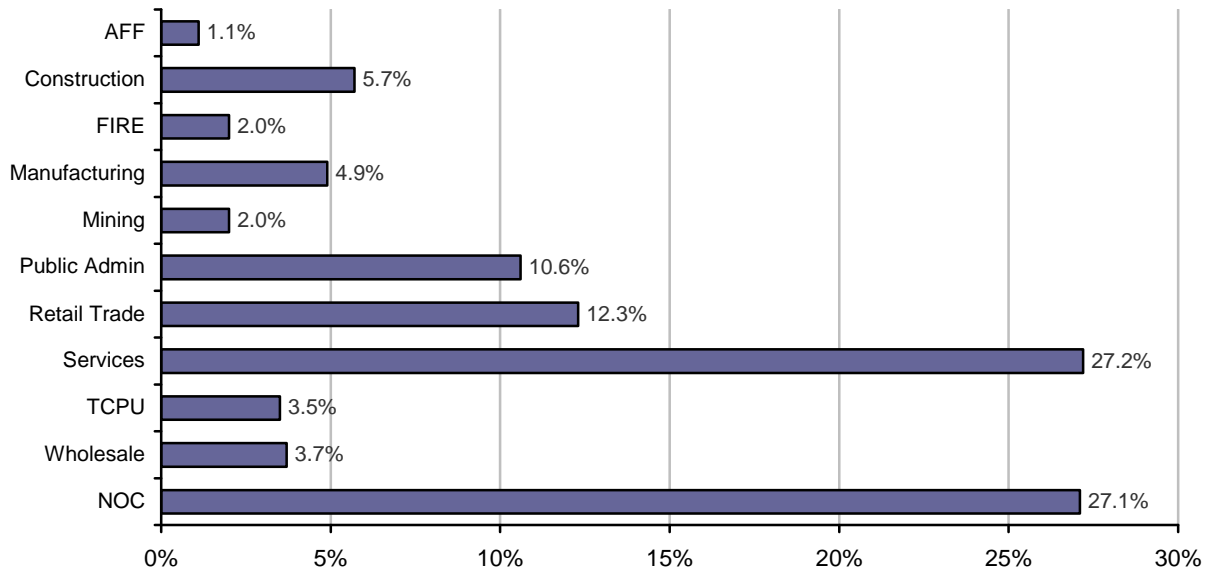
¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

Injured Worker Characteristics

Exhibit 4.3 Reported Claims FY06

By Standard Industrial Classification Major Groups¹



Notes:

¹Classification: Federal Office of Management and Budget, 1987 *Standard Industrial Classification Manual*.
AFF means Agriculture, Forestry and Fishing. FIRE means Finance, Insurance and Real Estate.
TCPU means Transportation, Communication and Public Utilities. NOC means Not Otherwise Classified.

Exhibit 4.4 Reported Claims¹

By Standard Industrial Classification Major Groups² and Fiscal Year of Injury

Standard Industrial Classification	FY02		FY03		FY04		FY05		FY06	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing (AFF)	371	1.1%	431	1.3%	356	1.1%	341	1.1%	287	0.9%
Construction	2,263	6.8%	2,112	6.3%	1,989	6.1%	1,848	5.7%	2,010	6.3%
Finance, Insurance & Real Estate (FIRE)	597	1.8%	732	2.2%	679	2.1%	643	2.0%	640	2.0%
Manufacturing	2,419	7.2%	2,195	6.6%	1,800	5.5%	1,581	4.9%	1,536	4.8%
Mining	557	1.7%	479	1.4%	613	1.9%	647	2.0%	630	2.0%
Public Administration	3,762	11.3%	3,651	11.0%	3,181	9.8%	3,417	10.6%	3,272	10.3%
Retail Trade	4,692	14.0%	4,350	13.1%	4,387	13.5%	3,955	12.3%	3,528	11.1%
Services	8,037	24.1%	8,483	25.5%	8,347	25.7%	8,775	27.2%	8,460	26.5%
Transportation, Communication & Public Utilities (TCPU)	1,419	4.2%	1,303	3.9%	1,201	3.7%	1,130	3.5%	1,183	3.7%
Wholesale Trade	1,415	4.2%	1,385	4.2%	1,236	3.8%	1,176	3.6%	1,072	3.4%
NOC ³	7,872	23.6%	8,204	24.6%	8,674	26.7%	8,732	27.1%	9,271	29.1%
Total	33,404	100%	33,325	100%	32,463	100%	32,245	100%	31,889	100%

Notes:

¹Some counts may vary slightly from previous reports due to corrections from insurers.

²Classification: Federal Office of Management and Budget, 1987 *Standard Industrial Classification Manual*.

³NOC means Not Otherwise Classified.

Exhibit 4.5
Reported Claims FY06
By Standard Industrial Classification Major Groups¹ and Gender

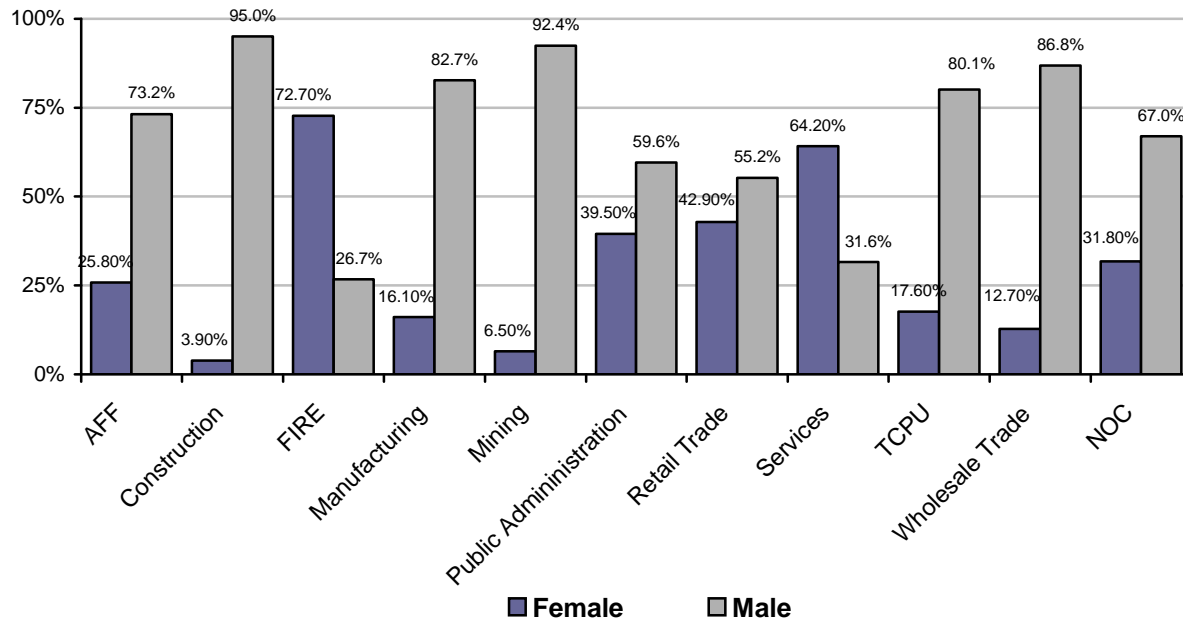


Exhibit 4.6
Reported Claims FY06
By Standard Industrial Classification Major Groups¹ and Gender

Standard Industrial Classification	Female		Male		Not Reported		Total	
	Count	Percent ²	Count	Percent ²	Count	Percent ²	Count	Percent ²
Agriculture, Forestry & Fishing (AFF)	74	25.8%	210	73.2%	3	1.0%	287	100%
Construction	79	3.9%	1,910	95.0%	21	1.0%	2,010	100%
Finance, Insurance & Real Estate (FIRE)	465	72.7%	171	26.7%	4	0.6%	640	100%
Manufacturing	248	16.1%	1,270	82.7%	18	1.2%	1,536	100%
Mining	41	6.5%	582	92.4%	7	1.1%	630	100%
Public Administration	1,293	39.5%	1,950	59.6%	29	0.9%	3,272	100%
Retail Trade	1,513	42.9%	1,946	55.2%	69	2.0%	3,528	100%
Services	5,429	64.2%	2,676	31.6%	355	4.2%	8,460	100%
Transportation, Communication and Public Utilities (TCPU)	208	17.6%	948	80.1%	27	2.3%	1,183	100%
Wholesale Trade	136	12.7%	931	86.8%	5	0.5%	1,072	100%
NOC ³ SIC codes	2,946	31.8%	6,214	67.0%	111	1.2%	9,271	100%
Total	12,432	39.0%	18,808	59.0%	649	2.0%	31,889	100%

Notes:

¹Classification: Federal Office of Management and Budget, 1987 *Standard Industrial Classification Manual*.

²Percentages based on total claims per SIC code, including female, male, and "Not Reported" gender types.

³NOC means Not Otherwise Classified.

Exhibit 4.7
Reported Claims FY06
By Nature of Injury¹

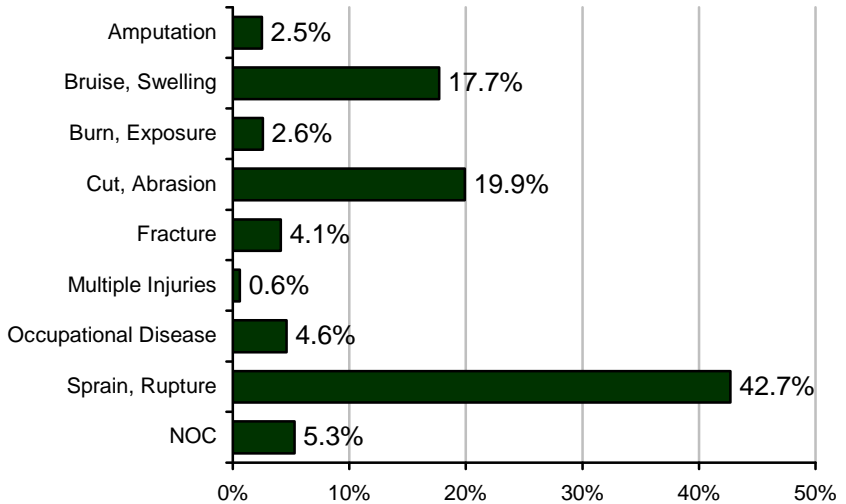
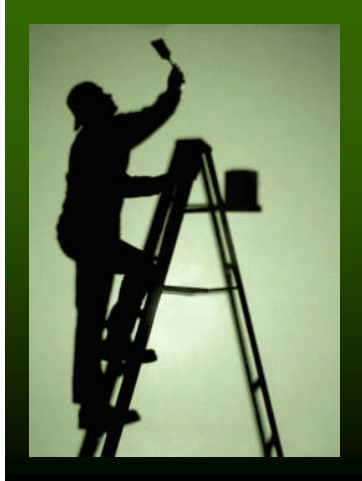


Exhibit 4.8
Reported Claims
By Nature of Injury¹ and Fiscal Year of Injury

Nature of Injury	FY02		FY03		FY04		FY05		FY06	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Amputation	657	2.0%	783	2.3%	788	2.4%	831	2.6%	800	2.5%
Bruise, Swelling	5,092	15.2%	5,536	16.6%	5,453	16.8%	5,557	17.2%	5,652	17.7%
Burn, Exposure	929	2.8%	775	2.3%	822	2.5%	846	2.6%	814	2.6%
Cut, Abrasion	6,776	20.3%	6,614	19.8%	6,424	19.8%	6,238	19.3%	6,350	19.9%
Fracture	1,437	4.3%	1,451	4.4%	1,364	4.2%	1,330	4.1%	1,318	4.1%
Multiple Injuries	251	0.8%	226	0.7%	219	0.7%	213	0.7%	190	0.6%
Occupational Disease	1,826	5.5%	1,827	5.5%	1,660	5.1%	1,724	5.3%	1,454	4.6%
Sprain, Rupture	14,259	42.7%	14,502	43.5%	14,433	44.5%	14,039	43.5%	13,618	42.7%
NOC ²	2,177	6.5%	1,611	4.8%	1,300	4.0%	1,467	4.5%	1,693	5.3%
Total	33,404	100%	33,325	100%	32,463	100%	32,245	100%	31,889	100%

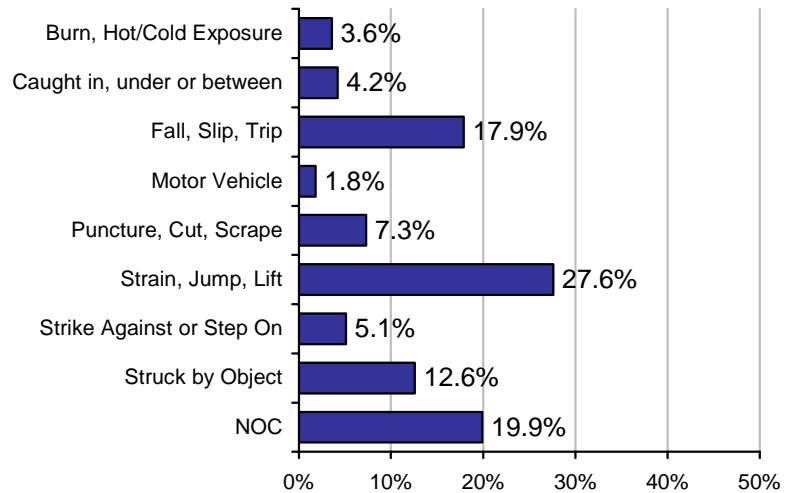
Notes:

¹Classification: International Association of Industrial Accident Boards and Commissions (IAIABC) Release 1.

²NOC means Not Otherwise Classified.

Exhibit 4.9

Reported Claims FY06 By Cause of Injury¹



Reported Claims By Cause of Injury¹ and Fiscal Year of Injury

Exhibit 4.10

Cause of Injury	FY02		FY03		FY04		FY05		FY06	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Burn, Hot/Cold Exposure	1,424	4.3%	1,273	3.8%	1,319	4.1%	1,382	4.3%	1,140	3.6%
Caught In, Under or Between	1,408	4.2%	1,614	4.8%	1,519	4.7%	1,482	4.6%	1,345	4.2%
Fall, Slip, Trip	5,907	17.7%	5,995	18.0%	6,031	18.6%	5,875	18.2%	5,700	17.9%
Motor Vehicle	597	1.8%	578	1.7%	641	2.0%	568	1.8%	569	1.8%
Puncture, Cut, Scrape	2,699	8.1%	2,317	7.0%	2,142	6.6%	2,199	6.8%	2,343	7.3%
Strain, Jump, Lift	10,124	30.3%	10,202	30.6%	9,639	29.7%	9,737	30.2%	8,807	27.6%
Strike Against or Step On	1,996	6.0%	1,913	5.7%	2,009	6.2%	1,800	5.6%	1,628	5.1%
Struck by Object	4,571	13.7%	4,627	13.9%	4,559	14.0%	4,644	14.4%	4,024	12.6%
NOC ²	4,678	14.0%	4,806	14.4%	4,604	14.2%	4,558	14.1%	6,333	19.9%
Total	33,404	100%	33,325	100%	32,463	100%	32,245	100%	31,889	100%

Reported Claims FY06 By Industry and Cause of Injury¹

Exhibit 4.11

Industry	Burn Hot/Cold Exposure	Caught in, Under or Between	Fall, Slip, Trip	Motor Vehicle	Puncture, Cut, Scrape	Strain, Jump, Lift	Strike Against or Step on	Struck by Object	NOC ²
AFF	2.4%	8.0%	14.3%	2.1%	3.8%	15.0%	5.9%	20.9%	27.5%
Construction	2.0%	4.7%	15.0%	2.0%	8.1%	24.7%	5.9%	11.6%	26.0%
FIRE	3.0%	3.4%	20.6%	1.6%	3.1%	25.8%	4.8%	9.1%	28.6%
Manufacturing	2.9%	8.0%	9.8%	1.2%	7.0%	29.3%	4.6%	12.1%	25.2%
Mining	4.9%	7.9%	11.9%	4.1%	4.6%	26.0%	6.3%	17.5%	16.6%
Public Agencies	6.0%	2.9%	18.2%	2.1%	3.1%	23.3%	4.8%	19.6%	20.0%
Retail Trade	4.4%	3.7%	16.9%	1.1%	11.6%	31.5%	5.7%	9.7%	15.4%
Services	3.1%	3.4%	21.3%	1.6%	8.9%	28.6%	4.5%	12.6%	16.0%
TCPU	2.1%	3.9%	19.0%	3.2%	5.2%	33.0%	5.6%	14.9%	13.2%
Wholesale Trade	1.7%	4.9%	15.0%	2.1%	5.9%	31.1%	5.8%	11.4%	22.1%
Not Reported	3.7%	4.6%	17.5%	1.7%	6.7%	26.6%	5.2%	11.2%	22.8%
% of Total Injuries	3.6%	4.2%	17.9%	1.8%	7.3%	27.6%	5.1%	12.6%	19.7%

Notes:

¹Classification: International Association of Industrial Accident Boards and Commissions (IAIABC) Release 1.²NOC means Not Otherwise Classified.

Exhibit 4.12
Reported Claims FY06
By Part of Body¹

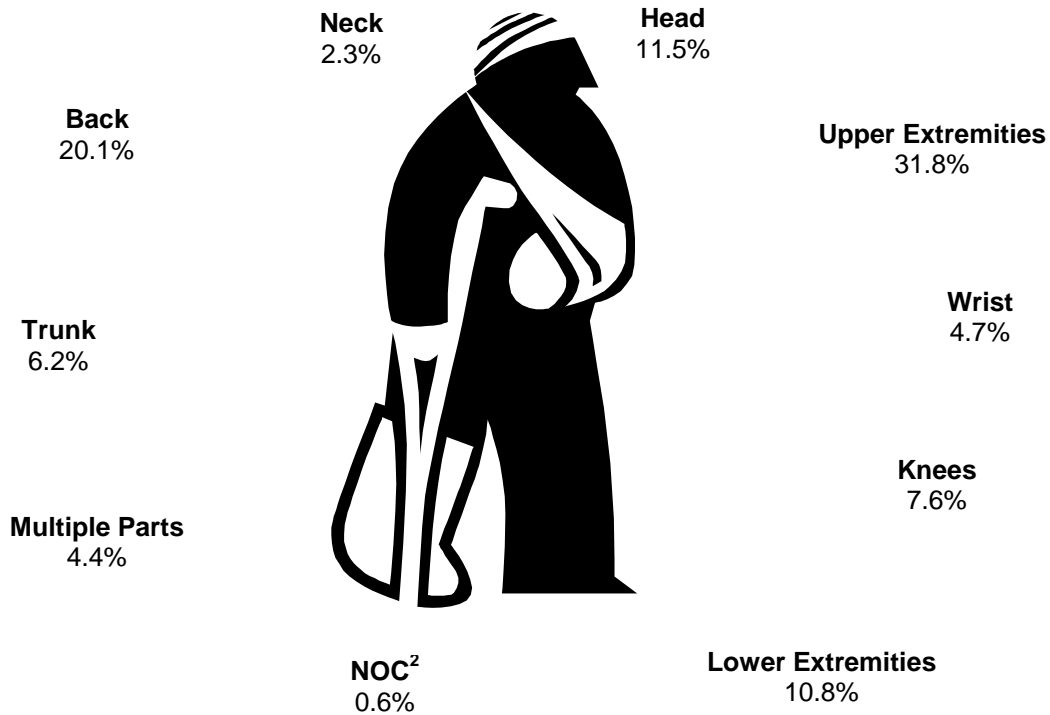


Exhibit 4.13
Reported Claims
By Part of Body¹ and Fiscal Year of Injury

Part of Body	FY02		FY03		FY04		FY05		FY06	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Multiple Parts	1,843	5.5%	1,652	5.0%	1,370	4.2%	1,657	5.1%	1,412	4.4%
Trunk	2,111	6.3%	2,089	6.3%	2,098	6.5%	2,131	6.6%	1,973	6.2%
Back	6,600	19.8%	6,649	20.0%	6,591	20.3%	6,516	20.2%	6,404	20.1%
Neck	762	2.3%	830	2.5%	811	2.5%	784	2.4%	723	2.3%
Head	3,810	11.4%	3,780	11.3%	3,651	11.2%	3,530	10.9%	3,657	11.5%
Upper Extremities	10,553	31.6%	10,420	31.3%	10,125	31.2%	9,893	30.7%	10,137	31.8%
Wrist	1,687	5.1%	1,643	4.9%	1,622	5.0%	1,528	4.7%	1,495	4.7%
Knees	2,332	7.0%	2,477	7.4%	2,559	7.9%	2,425	7.5%	2,430	7.6%
Lower Extremities	3,514	10.5%	3,585	10.8%	3,445	10.6%	3,535	11.0%	3,459	10.8%
All Other Claims, NOC ²	192	0.6%	200	0.6%	191	0.6%	246	0.8%	199	0.6%
Total	33,404	100%	33,325	100%	32,463	100%	32,245	100%	31,889	100%

Notes:

¹Classification: International Association of Industrial Accident Boards and Commissions (IAIABC) Release 1.

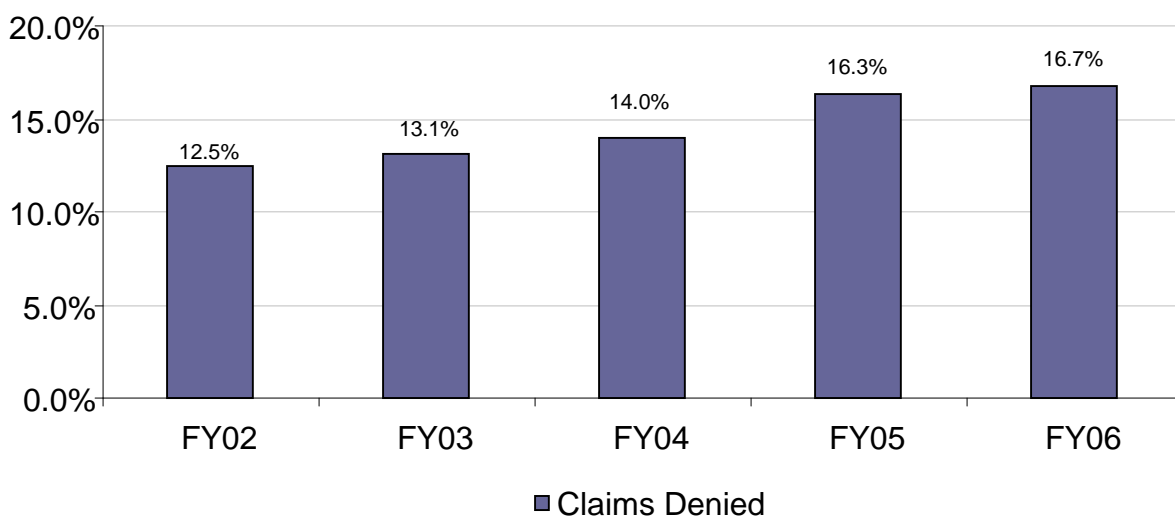
²NOC means Not Otherwise Classified.

Insurer Denial of Claims

Exhibit 4.14
Insurer Denial of Claims¹
By Reason of Denial and Fiscal Year of Injury

Reason for Claim Denial		FY02	FY03	FY04	FY05	FY06
Coverage Issue	Corporate officer rejected	1	1	3	5	0
	Elects no coverage	2	4	3	1	3
	Independent Contractor issue	2	1	2	3	2
	Question which insurer liable	20	19	18	9	6
	No coverage	16	9	22	12	37
Definition of Injury	Heart attack - not caused by accident	13	11	16	22	4
	Does not meet definition of injury	403	503	308	499	277
	Does not meet definition of Occupational Disease	68	70	76	72	29
	Stress - not compensable	29	27	27	19	17
Insufficient Information	Incomplete or missing information necessary to accept liability	117	55	51	96	140
Late Claim Filing	Injury	69	87	81	68	82
	Occupational Disease	2	1	0	0	1
No Employer Notice	No 30-day notice to employer or insurer	149	146	201	197	157
Not in Course & Scope	Not in course and scope of employment	225	261	361	385	358
	No objective medical findings to substantiate injury	2,601	2,777	2,974	3,448	3,839
Other	Other	466	383	395	429	389
Total		4,183	4,355	4,538	5,265	5,341

Exhibit 4.15
Insurer Denial of Claims¹
By Percent² and Fiscal Year of Injury



Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available. Only denials of claims for which the ERD has received a FROI are used in these calculations.

²The denial percent provided is the number of denials divided by the number of received FROIs (reported injuries). A single injury can have multiple denials or be accepted after an initial denial; consequently, this percentage should only be used as an approximation.

Fatal Occupational Injuries-2005

An excerpt from the 2005 Census of Fatal Occupational Injuries¹

Thousands of workers in Montana are injured each year in work-related accidents. Some of these result in death. Many of the accidents could have been avoided if the employers and employees involved took proper safety measures to prevent them.

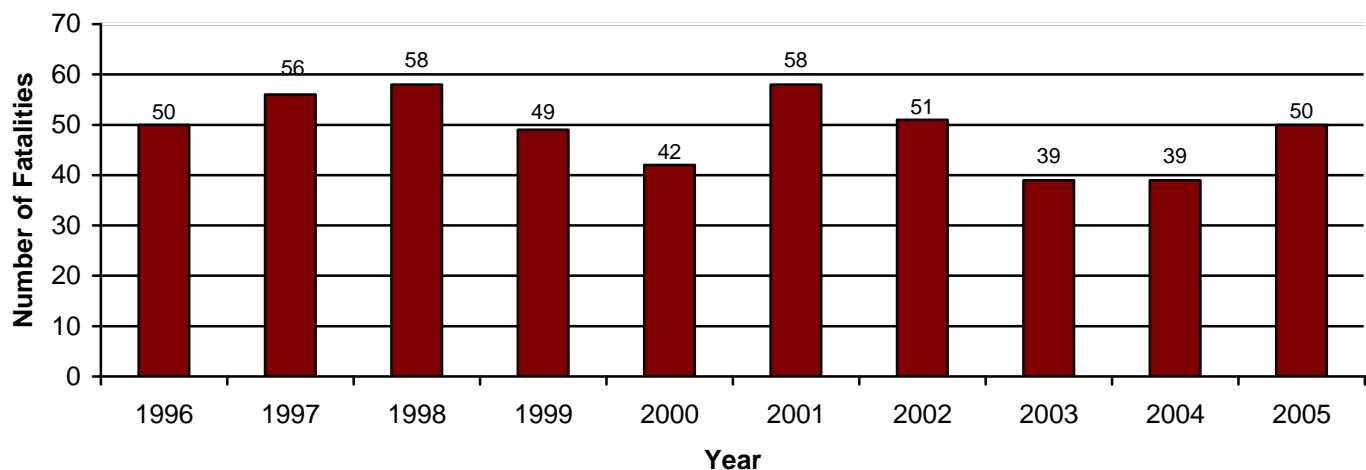
This report provides information gathered by the Census of Fatal Occupational Injuries (CFOI) program, Research and Analysis Bureau, DLI, on fatal occupational accidents that occurred in Montana during calendar year 2005. The Occupational Safety and Health Act of 1970, and Title 29, Part 1904 of the Code of Federal Regulations state:

Within 8 hours after the occurrence of an employment accident which is fatal to one or more employees, or which results in hospitalization of three or more employees, the employer of any employees so injured or killed shall report the accident either orally or in writing to the nearest office of the Area Director of the Occupational Safety and Health Administration, U.S. Department of Labor. The reporting may be by telephone. The report shall relate the circumstances of the accident, the number of fatalities, and the extent of any injuries. The Area Director may require such additional reports in writing or otherwise, as they deem necessary, concerning the accident.

Summary

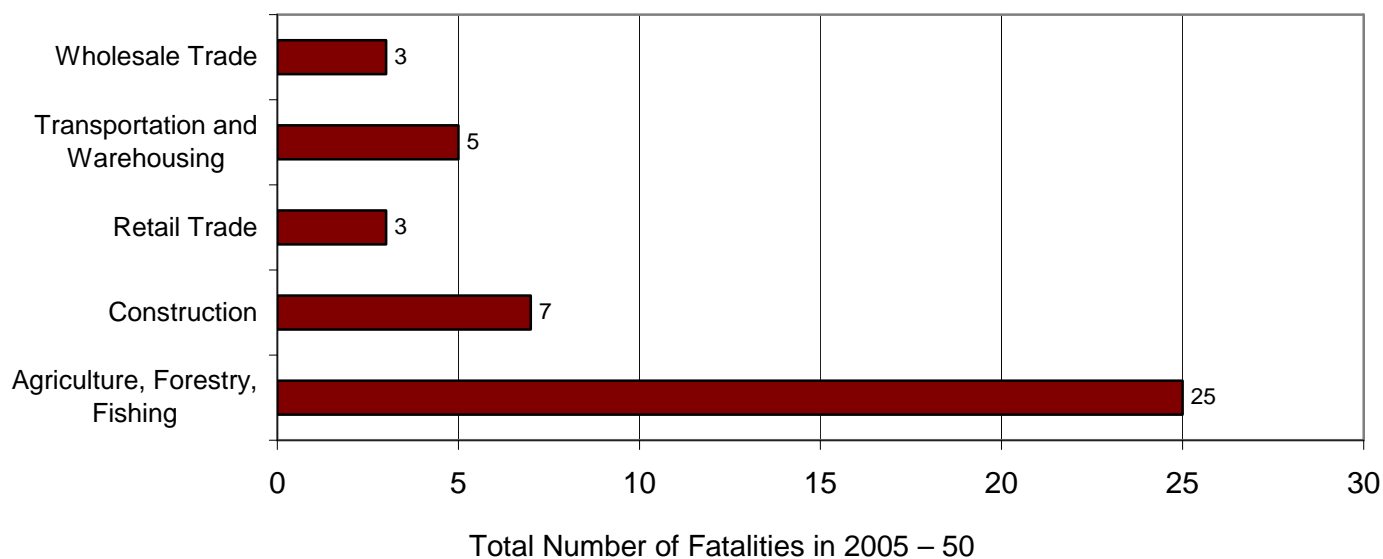
Overall, there were a total of 50 job-related fatalities in Montana in 2005. The following chart shows Occupational Fatalities per year, for ten years.

Exhibit 4.16
Occupational Fatalities - Ten Year Comparison



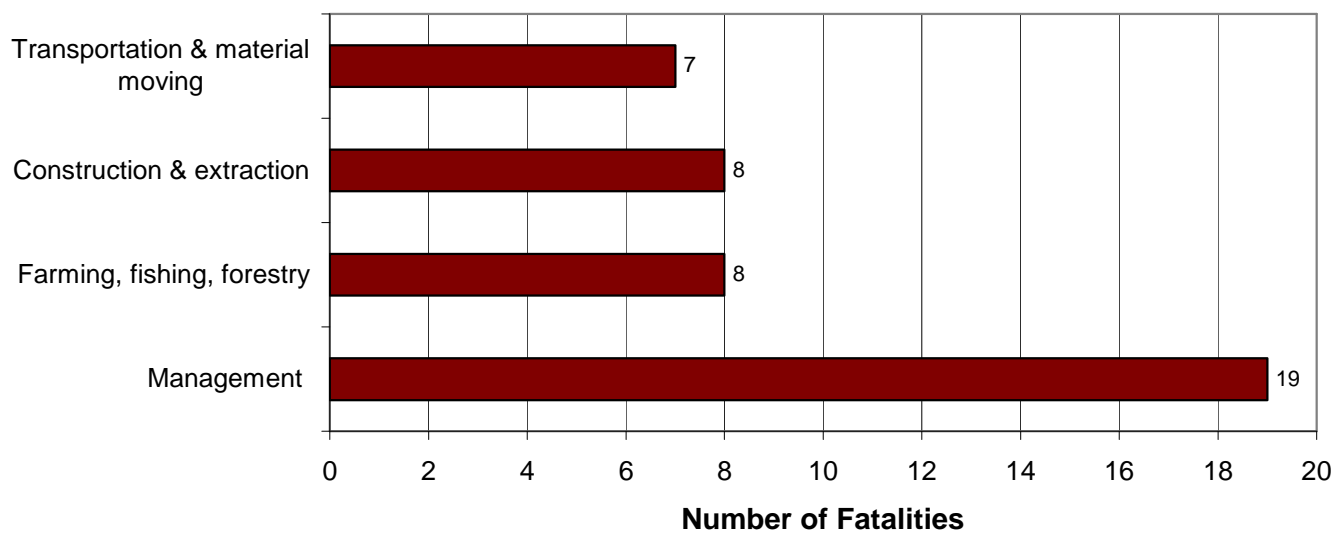
¹ This report was published by the DLI, Research and Analysis Bureau. The complete report may be viewed at: <http://www.ourfactsyourfuture.org/> under 'Occupational Safety and Health Publications'.

Exhibit 4.17
Fatal Work Injuries in Selected Industries:
Montana 2005



Totals include data for Fatalities by Industry not shown separately, that do not meet publication criteria.

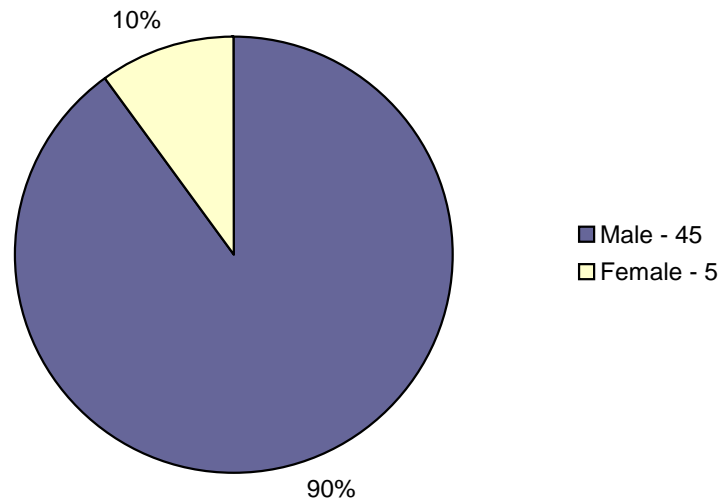
Exhibit 4.18
Occupations with the Largest Number of Fatalities:
Montana 2005



Total Number of Fatalities in 2005 – 50

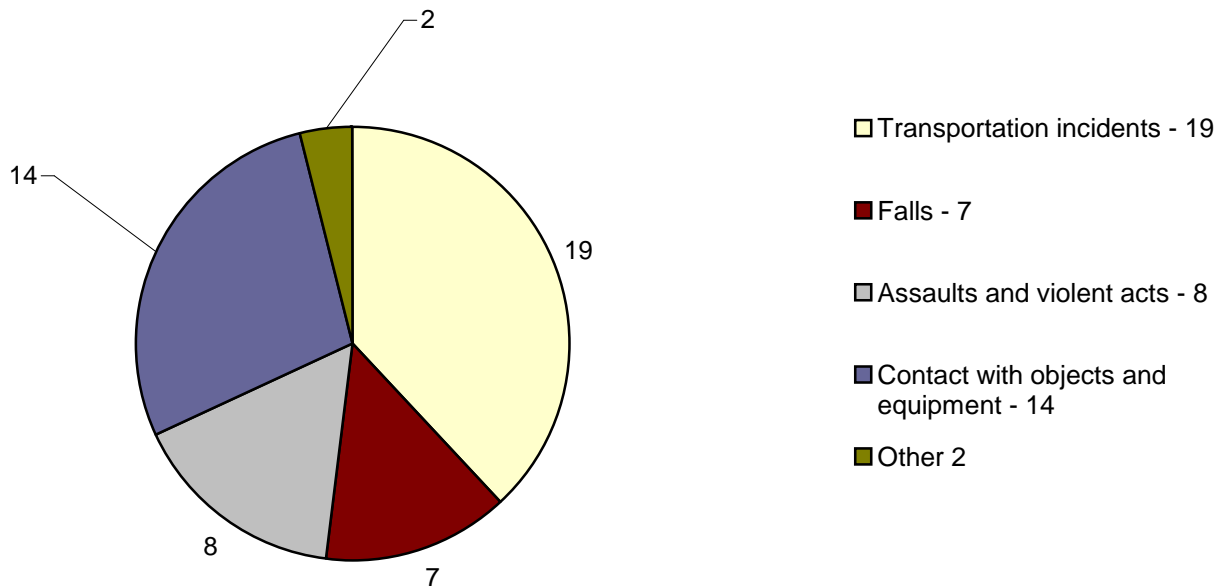
Totals include data for Fatalities by Industry not shown separately, that do not meet publication criteria.

Exhibit 4.19
Occupational Fatalities by Gender:
Montana 2005



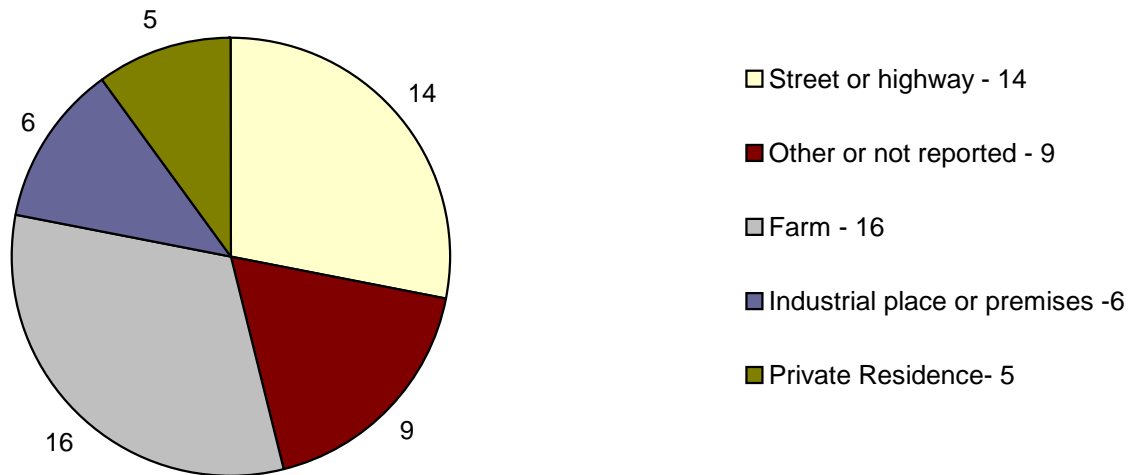
Total number of Fatalities in 2005 – 50

Exhibit 4.20
Workplace Fatalities by Event or Exposure:
Montana 2005



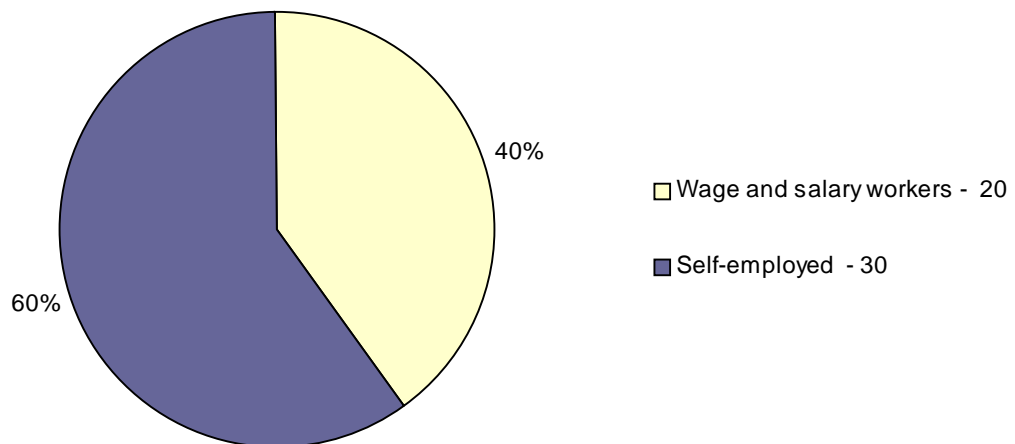
Total number of Fatalities in 2005 – 50

Exhibit 4.21
Fatal Work Injuries by Location:
Montana 2005



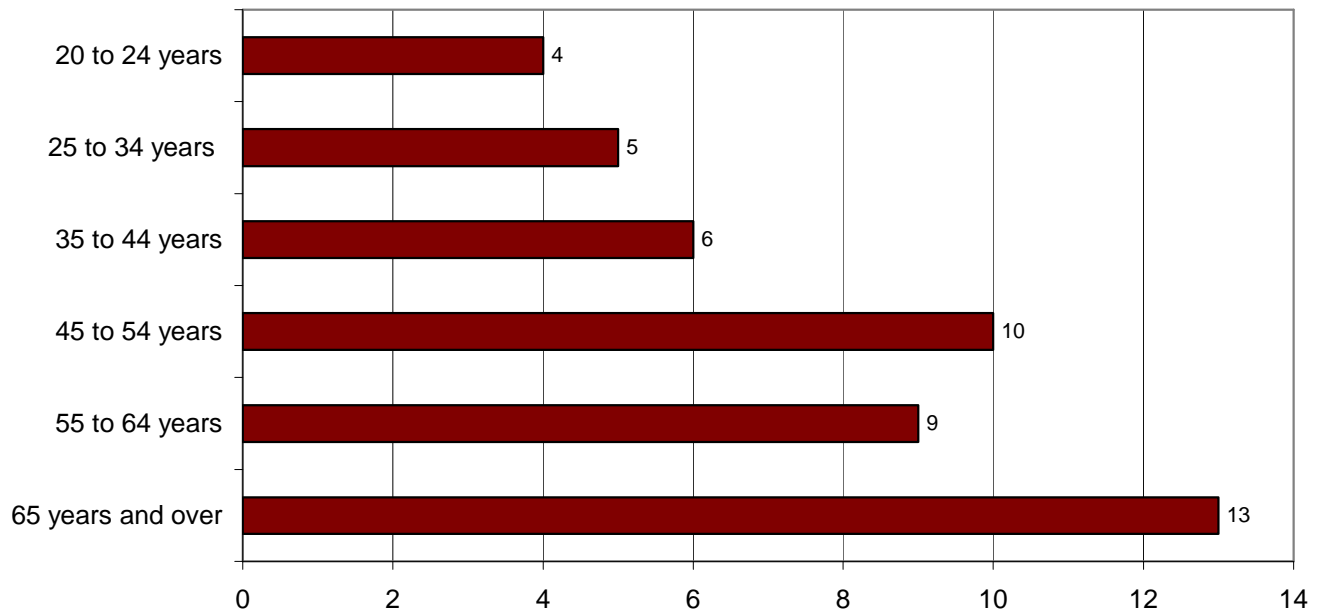
Total number of Fatalities in 2005 – 50

Exhibit 4.22
Occupational Fatalities by Employee Status:
Montana 2005



Total number of Fatalities in 2005 – 50

Exhibit 4.23
Occupational Fatalities by Age:
Montana 2005



Total Number of Fatalities in 2005 – 50

Totals include data for Fatalities by Industry not shown separately, that do not meet publication criteria.